

**Information to identify the case:**

Debtor 1	Catherine E. Tarrant	Social Security number or ITIN xxx-xx-8061
	First Name   Middle Name   Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN _____
	First Name   Middle Name   Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 19-14532-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Catherine E. Tarrant

5/29/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Catherine E. Tarrant  
Debtor

Case No. 19-14532-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: May 29, 2024

Form ID: 3180W

Total Noticed: 15

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2024:**

Recip ID	Recipient Name and Address
db	+ Catherine E. Tarrant, 289A Everly Court, Mount Laurel, NJ 08054-3713
aty	+ David York, Dansky Katz Ringold & York, 8000 Sagemore Drive, Suite 8304, Marlton, NJ 08053-3941
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518065914	Tenaglia & Hunt, PA, 395, W. Passaic Street Suite 205, Rochelle Park, NJ 07662
518065915	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 29 2024 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 29 2024 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518065911	+ EDI: CITICORP	May 30 2024 00:27:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518165275	EDI: IRS.COM	May 30 2024 00:27:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
518065912	Email/Text: Bankruptcy.Notices@pnc.com	May 29 2024 20:41:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982, Cleveland, OH 44101
518226194	Email/Text: Bankruptcy.Notices@pnc.com	May 29 2024 20:41:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
518236249	EDI: PRA.COM	May 30 2024 00:27:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
518140869	+ Email/Text: bankruptcyteam@quickenloans.com	May 29 2024 20:43:00	QUICKEN LOANS INC., QUICKEN LOANS INC., 635 WOODWARD AVE., DETROIT MI 48226-3408
518065913	+ Email/Text: bankruptcyteam@quickenloans.com	May 29 2024 20:43:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
518183198	EDI: WFFC2	May 30 2024 00:27:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: May 29, 2024

Form ID: 3180W

Total Noticed: 15

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518301497	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2024

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2024 at the address(es) listed below:

Name Email Address

Andrew B Finberg ecfmail@standingtrustee.com ecf.mail\_9022@mg.bkdocs.us

Andrew B Finberg on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail\_9022@mg.bkdocs.us

Andrew Thomas Archer on behalf of Debtor Catherine E. Tarrant aarcher@spillerarcherlaw.com  
bankruptcy@brennerlawoffice.com;mcdoherty\_187750@ecf.courtdrive.com

Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6